

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF OKLAHOMA

|                      |   |                   |
|----------------------|---|-------------------|
| In re:               | § |                   |
|                      | § |                   |
| MCMAHAN, JANET MARIE | § | Case No. 14-81282 |
|                      | § |                   |
| Debtor(s)            | § |                   |

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/30/2014 . The undersigned trustee was appointed on 10/30/2014 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 17,781.00

Funds were disbursed in the following amounts:

|  |              |
|--|--------------|
| Payments made under an interim disbursement      | 0.00         |
| Administrative expenses                          | 453.13       |
| Bank service fees                                | 160.72       |
| Other payments to creditors                      | 0.00         |
| Non-estate funds paid to 3 <sup>rd</sup> Parties | 98.77        |
| Exemptions paid to the debtor                    | 0.00         |
| Other payments to the debtor                     | 0.00         |
| Leaving a balance on hand of <sup>1</sup>        | \$ 17,068.38 |

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/03/2015 and the deadline for filing governmental claims was 05/03/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,518.22 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,518.22 , for a total compensation of \$ 2,518.22 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 23.36 , for total expenses of \$ 23.36 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/01/2015 By: /s/ Gerald R. Miller  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit A**

Case No: 14-81282 TRC Judge: Tom R. Cornish  
Case Name: MCMAHAN, JANET MARIE

Trustee Name: Gerald R. Miller  
Date Filed (f) or Converted (c): 10/30/14 (f)  
341(a) Meeting Date: 12/17/14  
Claims Bar Date: 05/03/15

For Period Ending: 08/19/15

| 1   | 2                                  | 3   | 4   | 5                                       | 6   |
|---|------------------------------------|---|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property) | Petition/<br>Unscheduled<br>Values | Estimated Net Value<br>(Value Determined by Trustee,<br>Less Liens, Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) Abandon | Sale/Funds<br>Received by<br>the Estate | Asset Fully Administered (FA)/<br>Gross Value of Remaining Assets |
| 1. One acre in the Southeast Corner of the South Hal          | 75,000.00                          | 0.00  |   | 0.00                                    | FA  |
| 2. Personal checking account at Community State Bank          | 51.32                              | 0.00  |   | 0.00                                    | FA  |
| 3. Household goods and furnishings Location: In debto         | 3,000.00                           | 0.00  |   | 0.00                                    | FA  |
| 4. Clothing Location: In debtor's possession                  | 3,000.00                           | 0.00  |   | 0.00                                    | FA  |
| 5. OK Teachers Retirement System Location: In debtor'         | 115,664.28                         | 0.00  |   | 0.00                                    | FA  |
| 6. Retirement Annuity from Horace Mann Location: In d         | 7,966.48                           | 0.00  |   | 0.00                                    | FA  |
| 7. 2013 Chevrolet Equinox Location: In debtor's posse         | 20,000.00                          | 0.00  |   | 0.00                                    | FA  |
| 8. Preferential payment to J. B. & Edith Fitzgerald (u)       | 15,000.00                          | 15,000.00   |   | 15,000.00                               | FA  |
| 9. Preferential payment to Alan Fitzgerald (u)                | 2,200.00                           | 2,200.00  |   | 2,200.00                                | FA  |
| 10. 2014 Federal income tax refund (u)                        | 581.00                             | 482.23  |   | 581.00                                  | FA  |

|                                   |              |             |             |                                   |
|-----------------------------------|--------------|-------------|-------------|-----------------------------------|
|                                   |              |             |             | Gross Value of Remaining Assets   |
| TOTALS (Excluding Unknown Values) | \$242,463.08 | \$17,682.23 | \$17,781.00 | \$0.00                            |
|                                   |              |             |             | (Total Dollar Amount in Column 6) |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/15      Current Projected Date of Final Report (TFR): 12/31/15

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit B**

Case No: 14-81282 -TRC  
Case Name: MCMAHAN, JANET MARIE

Trustee Name: Gerald R. Miller  
Bank Name: Bank of Kansas City  
Account Number / CD #: \*\*\*\*\*2451 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*8753  
For Period Ending: 08/19/15

Blanket Bond (per case limit): \$ 3,600,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3  | 4                                     |                    | 5             | 6                  | 7                         |
|------------------|--------------------|--|---------------------------------------|--------------------|---------------|--------------------|---------------------------|
| Transaction Date | Check or Reference | Paid To / Received From  | Description Of Transaction            | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account / CD Balance (\$) |
|                  |                    |  | BALANCE FORWARD                       |                    |               |                    | 0.00                      |
| 01/29/15         | 8                  | J.B. or Edith M. Fitzgerald  | Recovery of preferential payment      | 1241-000           | 15,000.00     |                    | 15,000.00                 |
| 01/30/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 10.00              | 14,990.00                 |
| 02/02/15         | 9                  | Fitzgerald Farms   | Recovery of pymment to A. Fitzgerald  | 1241-000           | 2,200.00      |                    | 17,190.00                 |
| 02/19/15         | 10                 | Janet McMahan  | 2014 Federal income tax refund        | 1224-000           | 581.00        |                    | 17,771.00                 |
| 02/27/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 22.69              | 17,748.31                 |
| 03/23/15         | 003001             | JANET MARIE MCMAHAN<br>53479 CUTOFF ROAD<br>TALIHINA, OK 74571                         | Payment of non-estate funds to debtor | 8500-002           |               | 98.77              | 17,649.54                 |
| 03/31/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 26.35              | 17,623.19                 |
| 04/30/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 25.34              | 17,597.85                 |
| 05/29/15         | 003002             | International Sureties, Ltd.<br>701 Poydras Street, Suite 420<br>New Orleans, LA 70139 | Trustee bond premium                  | 2300-000           |               | 9.13               | 17,588.72                 |
| 05/29/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 26.15              | 17,562.57                 |
| 06/05/15         | 003003             | Steve M. Rutherford, CPA, PC<br>5215 East 71st Street, Ste. 400<br>Tulsa, OK 74136     | Accountant fees                       | 3410-000           |               | 444.00             | 17,118.57                 |
| 06/30/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 24.79              | 17,093.78                 |
| 07/31/15         |                    | Bank of Kansas City  | BANK SERVICE FEE                      | 2600-000           |               | 25.40              | 17,068.38                 |

Page Subtotals 17,781.00 712.62

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
**Exhibit B**

Case No: 14-81282 -TRC  
Case Name: MCMAHAN, JANET MARIE

Trustee Name: Gerald R. Miller  
Bank Name: Bank of Kansas City  
Account Number / CD #: \*\*\*\*\*2451 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*8753  
For Period Ending: 08/19/15

Blanket Bond (per case limit): \$ 3,600,000.00  
Separate Bond (if applicable):

| 1   | 2                  | 3                       | 4                          |                    | 5                            | 6                              | 7                         |
|---|--------------------|-------------------------|----------------------------|--------------------|------------------------------|--------------------------------|---------------------------|
| Transaction Date                                | Check or Reference | Paid To / Received From | Description Of Transaction | Uniform Tran. Code | Deposits (\$)                | Disbursements (\$)             | Account / CD Balance (\$) |
| COLUMN TOTALS                                   |                    |                         |                            |                    | 17,781.00                    | 712.62                         | 17,068.38                 |
| Less: Bank Transfers/CD's                       |                    |                         |                            |                    | 0.00                         | 0.00                           |                           |
| Subtotal  |                    |                         |                            |                    | 17,781.00                    | 712.62                         |                           |
| Less: Payments to Debtors                       |                    |                         |                            |                    |                              | 98.77                          |                           |
| Net   |                    |                         |                            |                    | 17,781.00                    | 613.85                         |                           |
| TOTAL - ALL ACCOUNTS                            |                    |                         |                            |                    | NET DEPOSITS                 | NET DISBURSEMENTS              | ACCOUNT BALANCE           |
| Checking Account (Non-Interest Earn - *****2451 |                    |                         |                            |                    | 17,781.00                    | 613.85                         | 17,068.38                 |
|   |                    |                         |                            |                    | -----                        | -----                          | -----                     |
|   |                    |                         |                            |                    | 17,781.00                    | 613.85                         | 17,068.38                 |
|   |                    |                         |                            |                    | =====                        | =====                          | =====                     |
|   |                    |                         |                            |                    | (Excludes Account Transfers) | (Excludes Payments To Debtors) | Total Funds On Hand       |

Page Subtotals 0.00 0.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: August 19, 2015

Case Number: 14-81282 Claim Class Sequence  
Debtor Name: MCMAHAN, JANET MARIE

| Code #                    | Creditor Name & Address   | Claim Class  | Notes | Amount Allowed | Paid to Date | Claim Balance |
|---------------------------|---|--|-------|----------------|--------------|---------------|
| 001<br>3110-00            | GERALD MILLER<br>112 N. 7th Street<br>P.O. Box 2667<br>Muskogee, OK 74402   | Administrative   |       | \$660.53       | \$0.00       | \$660.53      |
| 000001A<br>070<br>7100-00 | Belmont Finance LLC<br>P. O. Box 152<br>Waupaca, WI 54981   | Unsecured<br>Allow as general unsecured only per order 6/24/15 |       | \$2,662.48     | \$0.00       | \$2,662.48    |
| 000003<br>070<br>7100-00  | Capital One Bank (USA), N.A.<br>by American InfoSource LP, as agent<br>PO Box 71083<br>Charlotte, NC 28272-1083                                   | Unsecured  |       | \$2,519.72     | \$0.00       | \$2,519.72    |
| 000004<br>070<br>7100-00  | Capital One Bank (USA), N.A.<br>by American InfoSource LP, as agent<br>PO Box 71083<br>Charlotte, NC 28272-1083                                   | Unsecured  |       | \$1,147.27     | \$0.00       | \$1,147.27    |
| 000005<br>070<br>7100-00  | Cavalry Spv I, LLC - Assignee of<br>Capital One, N.A.<br>Bass & Associates, P.C.<br>3936 E Ft. Lowell Road Suite #200<br>Tucson, AZ 85712         | Unsecured<br>(5-1) Account Number (last 4 digits):1888         |       | \$199.89       | \$0.00       | \$199.89      |
| 000006<br>070<br>7100-00  | Capital Recovery V, LLC<br>c/o Recovery Management Systems<br>Corporat<br>25 SE 2nd Avenue Suite 1120<br>Miami FL 33131-1605                      | Unsecured<br>(6-1) WALMART                                     |       | \$5,440.58     | \$0.00       | \$5,440.58    |
| 000007<br>070<br>7100-00  | Autovest, L.L.C.<br>P O Box 2247<br>Southfield, MI 48037-2247   | Unsecured  |       | \$12,697.96    | \$0.00       | \$12,697.96   |
| 000008<br>070<br>7100-00  | US DEPT OF EDUCATION<br>CLAIMS FILING UNIT<br>PO BOX 8973<br>MADISON, WI 53704-8973   | Unsecured<br>(8-1) student loans - non dischargeable           |       | \$10,170.26    | \$0.00       | \$10,170.26   |
| 000009<br>070<br>7100-00  | PYOD, LLC its successors and assigns<br>as<br>assignee<br>of Citibank, N.A.<br>Resurgent Capital Services<br>PO Box 19008<br>Greenville, SC 29602 | Unsecured  |       | \$3,615.52     | \$0.00       | \$3,615.52    |
| 000010<br>070<br>7100-00  | MERRICK BANK<br>Resurgent Capital Services<br>PO Box 10368<br>Greenville, SC 29603-0368   | Unsecured  |       | \$2,214.11     | \$0.00       | \$2,214.11    |

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: August 19, 2015

Case Number: 14-81282 Claim Class Sequence  
Debtor Name: MCMAHAN, JANET MARIE

| Code #                   | Creditor Name & Address  | Claim Class                             | Notes | Amount Allowed | Paid to Date | Claim Balance |
|--------------------------|--|---|-------|----------------|--------------|---------------|
| 000002<br>050<br>4210-00 | Americredit Financial Services, Inc.<br>dba GM Financial<br>PO Box 183853<br>Arlington, TX 76096 | Secured<br>(2-1) 2013 Chevrolet Equinox | #5572 | \$20,266.85    | \$0.00       | \$20,266.85   |

Case Totals:

\$61,595.17

\$0.00

\$61,595.17

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 14-81282

Case Name: MCMAHAN, JANET MARIE

Trustee Name: Gerald R. Miller

Balance on hand \$ 17,068.38

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant                             | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee Fees: Gerald R. Miller               | \$ 2,518.22     | \$ 0.00                  | \$ 2,518.22      |
| Trustee Expenses: Gerald R. Miller           | \$ 23.36        | \$ 0.00                  | \$ 23.36         |
| Attorney for Trustee Fees: GERALD MILLER     | \$ 615.00       | \$ 0.00                  | \$ 615.00        |
| Attorney for Trustee Expenses: GERALD MILLER | \$ 45.53        | \$ 0.00                  | \$ 45.53         |

Total to be paid for chapter 7 administrative expenses \$ 3,202.11

Remaining Balance \$ 13,866.27

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:



NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 40,667.79 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 34.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant                                | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---|-------------------------|--------------------------|------------------|
| 000001A   | Belmont Finance LLC                     | \$ 2,662.48             | \$ 0.00                  | \$ 907.81        |
| 000003    | Capital One Bank (USA), N.A.            | \$ 2,519.72             | \$ 0.00                  | \$ 859.13        |
| 000004    | Capital One Bank (USA), N.A.            | \$ 1,147.27             | \$ 0.00                  | \$ 391.18        |
| 000005    | Cavalry Spv I, LLC - Assignee of        | \$ 199.89               | \$ 0.00                  | \$ 68.16         |
| 000006    | Capital Recovery V, LLC                 | \$ 5,440.58             | \$ 0.00                  | \$ 1,855.04      |
| 000007    | Autovest, L.L.C.                        | \$ 12,697.96            | \$ 0.00                  | \$ 4,329.55      |
| 000008    | US DEPT OF EDUCATION                    | \$ 10,170.26            | \$ 0.00                  | \$ 3,467.70      |
| 000009    | PYOD, LLC its successors and assigns as | \$ 3,615.52             | \$ 0.00                  | \$ 1,232.76      |
| 000010    | MERRICK BANK                            | \$ 2,214.11             | \$ 0.00                  | \$ 754.94        |

Total to be paid to timely general unsecured creditors \$ 13,866.27

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE